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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

L. Schweitzer

Application No. 09/879,683

Filed: 06/11/2001

For: SYSTEM, METHOD AND COMPUTER
PROGRAM PRODUCT FOR ALLOWING A
CARRIER TO ACT AS A CREDIT-
APPROVAL ENTITY FOR E-COMMERCE
TRANSACTIONS

Examiner: Not Assigned

Atty. Docket No.: XACTP006

Date: July 25, 2001

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on July 25, 2001.

Signed: Erica L. Mann
Erica L. Mann

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§1.56 AND 1.97(b)

Assistant Commissioner for Patents
Washington, DC 20231

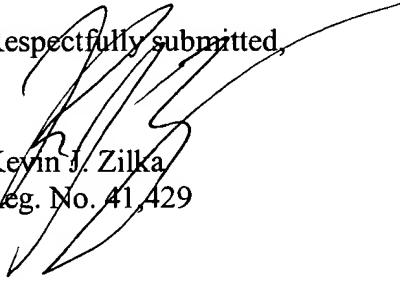
Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§ 1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-1351 (Order No. XACTP006).

Respectfully submitted,


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Form 1449 (Modified)

**Information Disclosure
Statement By Applicant**

(Use Several Sheets if Necessary)

Atty. Docket No.

XACTP006

Applicant:

L. Schweitzer

Filing Date:

06/11/2001

Application No.:

09/879,683

Group Art Unit:

Unassigned

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A						
	B						
	C						
	D						
	E						
	F						
	G						
	H						
	I						
	J						
	K						

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	L	00/72571	11/30/00	WIPO	H04M	15/00		
	M	99/33034	07/01/99	WIPO	G07F	19/00		
	N							
	O							
	P							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	R	
	S	
	T	
Examiner		Date Considered

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.